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## City Of Traverse City

Police Department

851 Woodmere Avenue  
Traverse City, Michigan  
49686



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## PRESS RELEASE MERCHANT ALERT

**Date:** April 7, 2014  
**Subject:** Credit Card/Wire Fraud

Area merchants have recently experienced situations in which unknown subject(s) have called retail stores in the late night or early morning hours and claim to be from the retailer's credit card service company. The caller states there is an issue with the merchant's credit card machine and ask the store clerk to assist them with testing it.

The caller will direct the clerk to swipe and load pre-paid credit cards with various amounts of money. The ruse will continue for quite some time and sound very believable as ringing phones and computer activity can be heard in the background. The caller will have specific knowledge concerning credit card processing procedures and terminology.

Through a lengthy process the caller will request multiple amounts be loaded on the pre-paid cards and eventually request the pre-paid card pin numbers. In each instance the caller stated a representative from the service company will be at the store in the morning to follow up on service.

Financial tracking back to the source reveals money transfers to various other accounts with the final destinations being out of state and/or the United States to closed accounts with account holder physical addresses to fictitious, abandoned and/or unoccupied buildings.

Financial transaction companies being used in the scam include: Money Pack, Green Dot Corporation, Incom Universal and Buy Right pre-paid credit cards.

The Traverse City Police Department is releasing this statement as a reminder to never release financial or personal information over the phone no matter how believable the caller may be.